

MONTANA SURPLUS LINES AGENTS' ASSOCIATION
APPROVED RISK LIST – EFFECTIVE 11/01/2012

AL – AUTOMOBILE LIABILITY

1. GARAGE LIABILITY – RECREATIONAL VEHICLE DEALERS
2. GARAGE LIABILITY – ENVIRONMENTAL IMPAIRMENT (SERVICE STATIONS / BULK PLANTS)
3. TAXI CAB / LIMO
4. EMERGENCY VEHICLES
5. AUTO RACING / RECREATIONAL VEHICLES RACING
6. GARAGE LIABILITY – RECREATIONAL VEHICLE REPAIR / SERVICE (NON DEALER)
7. FAST FOOD / SPECIFIED DELIVERY (NON-OWNED & HIRED) **New 04/01/10

AP – AUTOMOBILE PHYSICAL DAMAGE

1. EMERGENCY VEHICLES
2. TAXI CAB / LIMO
3. RECREATIONAL VEHICLE DEALERS
4. USED AUTOMOBILE DEALERS

AV – AVIATION / AIRCRAFT LIABILITY AND HULL

1. AIR AMBULANCE
2. EXPERIMENTAL
3. GLIDERS – COMMERCIAL
4. HOT AIR BALLOONS
5. SLUNG CARGO
6. HELICOPTER OPERATORS
7. AERIAL APPLICATORS
8. AERIAL TANKERS / WATER BOMBERS
9. EXCESS AVIATION LIABILITY
10. PRIMARY AVIATION PRODUCTS AND COMPLETED OPERATION **Revised 06/01/2006**
11. EXCESS AVIATION PRODUCTS AND COMPLETED OPERATION **New 06/01/2006**
12. NON-OWNED AIRCRAFT **New 04/01/10**

FA – FIRE AND ALLIED LINES

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. CARNIVAL / EXHIBITIONS / CONCERTS / FIRE WORKS
3. UNPROTECTED SEASONAL OPERATIONS
4. WOODWORKING PROPERTY (w/o A CENTRAL DUST COLLECTION SYSTEM)
5. BAR & TAVERN PROTECTION CLASS 9 & 10 ONLY (NO RESTAURANTS)
6. APARTMENT BUILDINGS (OVER 4 UNITS) (UNITS OVER 20 YEARS OLD)
7. VACANT BUILDINGS
8. RESTAURANTS WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
9. SAWMILLS / FOREST PRODUCTS MANUFACTURING
10. PAWN SHOPS / SECOND-HAND STORES
11. WELDING SHOPS (Classification Code #6850 in Commercial Lines Manual)
12. HISTORICAL BUILDINGS (ONLY ON HISTORICAL REGISTRY)
13. LOG HOMES (PC-8, PC-9, PC-10 ONLY)
14. COMMERCIAL MOBILE HOME INCLUDING DEALERS INVENTORY **Revised 04/01/10**
15. MEDICAL MARIJUANA PHARMACIES **New 04/01/10**

GL – GENERAL LIABILITY

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. MANUFACTURING / APPLICATION / TRANSPORTATION / STORAGE OF: ANHYDROUS AMMONIA / FERTILIZERS / HERBICIDES / PESTICIDES
3. CONTESTS: AVIATION / MOTOR VEHICLE / WATER CRAFT / RODEO
4. BUILDING DEMOLITION AND / OR MOVING OF BUILDINGS
5. CARNIVALS / EXHIBITIONS / HAUNTED HOUSE **Revised 11/17/2006**
6. UNSUPPORTED FARM LIABILITY
7. BLASTING CONTRACTORS
8. PRE-RELEASE CENTERS / DETENTION CENTERS **Revised 06/01/2006**
9. SALVAGE YARDS
10. MOUNTAIN CLIMBING / ICE-CLIMBING / ROCK CLIMBING
11. RAILROAD LIABILITY / RAILROAD PROTECTIVE (MONOLINE)
12. MERCHANT POLICE / ARMED SECURITY / DETECTIVE AGENCY ** Revised 11/17/2006**

13. SKI AREA OPERATIONS, INCLUDING TOWS & LIFTS

14. FIREWORKS DISPLAY (ONLY)

GL – GENERAL LIABILITY – CON'T

15. YOUTH GROUP HOMES

16. RECREATIONAL VEHICLE RENTAL

17. RESIDENTIAL HEALTH CARE CLASS A (NOT INCLUDING ADULT DAY CARE)

18. NURSING HOMES (CLASS B)

19. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING (MORE THAN 10 HOUSES) / MULTI-FAMILY (6 or more) **Revised 06/01/2006**

20. FIRE SUPPRESSION SYSTEMS / ALARM SYSTEMS: INSTALLATION / SERVICE / MONITORING **Revised 11/17/2006**

21. OPEN DITCH OR CANAL LIABILITY

22. SHOOTING CLUBS AND SHOOTING RANGES – INCLUDING PAINT BALL

23. UNDERGROUND STORAGE TANK MANUFACTURING / REMOVAL

24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE

25. TREE TRIMMERS

26. VACANT BUILDINGS AND / OR LAND **Revised 11/17/2006**

27. WELDING (Classification Code #99969 in Commercial Lines Manual)

28. TATOOING / SCARIFICATION / BODY PIERCING

29. ROOFERS

30. EQUINE LIABILITY (TRAIL RIDING, OUTFITTERS, GUIDES)

31. CHIMNEY AND FLUE CLEANING **New 12/07/2005**

32. CONCERTS (RAP MUSIC / ROCK MUSIC) **New 06/01/2006**

33. GRAVEL PIT **New 11/17/2006**

34. EXTERIOR INSULATION AND FINISH SYSTEM / EIFS **New 11/17/2006**

35. APPLICATION / TRANSPORTATION / STORAGE OF LIQUID MAGNESIUM CHLORIDE **Revised 10/23/7**

36. MENTAL HEALTH PROVIDERS / CENTERS **Revised 04/01/09**

37. TITLE COMPANIES **Revised 04/01/09**

38. CONTRACTORS (NEW VENTURE ONLY) **Revised 04/01/09**

39. REAL ESTATE DEVELOPMENT **Revised 04/01/09**

40. RESIDENTIAL CARPENTRY **Revised 04/01/09**

41. RESIDENTIAL SUBSIDIZED HOUSING **Revised 04/01/09**

42. MEDICAL MARIJUANA PHARMACIES **New 04/01/10**

43. MOBILE HOME DEALERS **New 04/01/10

44. RIGGING & CRANE OPERATORS **New 04/01/10**

IM – INLAND MARINE

1. BRIDGES

2. COLLECTIBLES DEALER (SPORTS CARDS, COINS, STAMPS, ETC.)

3. RESERVED FOR FUTURE USE

4. TUNNELING & TUNNELING EQUIPMENT

5. CARGO FOR TAXI

6. CARGO – HOUSE MOVING INCLUDING MOBILE HOMES **Revised 11/17/2006

7. WELDING EQUIPMENT

MS – MISCELLANEOUS SPECIALTY LINES

1. ASBESTOS AND / OR RADON ABATEMENT – ALL COVERAGES

2. EXPLOSIVE / AMMUNITION (GUN POWDER): MANUFACTURING / SALES / STORAGE

3. MINING – ALL COVERAGES

4. OIL & GAS – PRODUCTION/REFINING / EXPLORATION/SERVICE (NOT GAS STATIONS)

5. RESERVED FOR FUTURE USE

6. WORKERS' COMPENSATION (EXCESS)

7. RESERVED FOR FUTURE USE

8. RESERVED FOR FUTURE USE

9. MONOLINE LIQUOR LEGAL LIABILITY

10. ENVIRONMENTAL IMPAIRMENT – POLLUTION

PL – PROFESSIONAL LIABILITY

1. MONOLINE AMBULANCE PERSONNEL / EMT

2. MIDWIFE / NURSE PRACTITIONER (w/o DOCTOR'S SUPERVISION / AWAY FROM HOSPITAL)

3. NURSING HOME

4. RESERVED FOR FUTURE USE

5. RESERVED FOR FUTURE USE
6. HEALING ARTS (i.e. NATUROPATHIC)
7. RESERVED FOR FUTURE USE
8. PSYCHOLOGISTS / SOCIOLOGISTS / COUNSELORS
9. RESERVED FOR FUTURE USE
10. DESIGN BUILDERS (CONTRACTORS ONLY)
11. RESERVED FOR FUTURE USE
12. PROPERTY MANAGEMENT (MONOLINE)
13. RESERVED FOR FUTURE USE
14. REAL ESTATE INSPECTORS
15. ENVIRONMENTAL CONSULTANTS
16. MEDICAL LABS / BLOOD LABS BUILDING SITE CONSULTANT **New 11/17/2006**
17. BUILDING SITE CONSULTANT **New 11/17/2006**